

PROGRESS PULSE

COMMUNIQUE OF STRATEGIC INSIGHTS & ACHIEVEMENTS



Leading with Insight: SAFC Enhances Communication Strategy at CARMA PH x iABC PH Event

The SAFC Strategic Communications Department strengthened its capabilities in strategic communications and media intelligence through a specialized upskilling seminar held on August 26 and September 4, facilitated by CARMA Philippines and International Association of Business Communicators (iABC).

The two-day session focused on reputation management best practices and data optimization techniques, equipping communication professionals with advanced tools and strategies to navigate today's complex media landscape.

Building a Future-Ready Workforce: SAFC HR Operations Leads the Way



In a rapidly changing business landscape, one of **SAFC's strongest competitive advantages continues to be its people**, who are creative, adaptable, and driven by purpose. At the center of this is HR Talent Development, led by its dynamic head, **Clariza "Aiza" Enriquez** who believes that empowering people through structured, meaningful development is key to sustaining the company's growth and culture of excellence.

"Our talent development strategies are guided by the SAFC Training Framework," she shared. "It provides a structured approach to capability building across all levels, covering Leadership Competencies, Statutory Trainings, Core and Functional Competencies, and Elective Programs." **This comprehensive approach ensures that every employee, regardless of role, receives relevant and progressive learning opportunities aligned with SAFC's strategic goals.**

Representing the Strategic Communications Department were Department Head Robel de Jesus, Corporate Communications Supervisors John Andrei Sanchez and Gabbie Natividad, and Digital Marketing Supervisor Nina Mary Mopera. Their participation highlights SAFC's commitment to continuously elevating its communications capabilities to better serve its stakeholders.

"Reputation is one of an organization's most valuable assets. This training gave us deeper insights on how to use data to proactively manage and protect that asset," shared Robel de Jesus.

Setting Preemptive Communication Strategies



In photo: CARMA Asia General Manager Jeremiah Rodrigues

During the seminar, CARMA Philippines experts discussed how **data-driven decision-making** can enhance strategic messaging, strengthen stakeholder trust, and mitigate reputational risks. The participants learned to:

- Leverage media analytics to optimize communication strategies.
- Identify and respond to reputational threats in real time.
- Integrate data intelligence into campaign planning and evaluation.
- The session also included practical workshops where participants applied real-world scenarios to develop evidence-based communication strategies.

"This initiative empowers our team to be more agile and informed in managing the organization's reputation," noted de Jesus. "It's about being proactive rather than reactive."



Navigating New Communication Channels for Overall Resilience

CARMA Philippines Business Development Director Joanna Christina Tinio ended the 2-day seminar with a reminder of the importance of adaptability in modern communications.

"In today's fast-evolving media landscape, it's vital for brands like SAFC to **continuously adapt** to new trends and **communication channels**. Doing so ensures that the brand remains dynamic, relevant, and positively vetted by media partners and stakeholders alike," said Joanna Christina Tinio, Business Development Director of CARMA Philippines.

The framework also goes beyond skill-building as it **embeds continuous learning and accountability into SAFC's DNA**. "We want to cultivate a highly skilled, engaged, and performance-driven workforce that supports SAFC's long-term growth," she emphasized.

This focus on people development is already bearing fruit. **Over the past year, SAFC has strengthened its sales training programs**, enhancing product knowledge, lead generation, and field confidence. Employees have also shown increased participation in technical and soft-skills programs, signaling a growing enthusiasm for self-improvement. "The steady rise in engagement and performance shows that our efforts are paying off," she added.



As the company prepares for continued growth, HR Talent Development is ensuring that teams are ready to meet new challenges. "In the last quarter of 2025, we're focusing on strengthening our coaching initiatives in preparation for the 2026 branch expansion," she revealed. **"We want our leaders and teams equipped to maintain performance standards and deliver a consistent customer experience."**



"These tracks will help strengthen our learning culture and nurture values-driven leaders because when our people grow, SAFC grows, and that's how we move toward a brighter tomorrow, together."

—Clariza "Aiza" Enriquez, HR Talent Development Head



Inter-Group Synergy: SAFC Takes Part in Promoting Financial Inclusion in AGC Online Forum



To further uplift Filipinos' financial dreams, **SAFC took the opportunity to join the Asialink Group of Companies (AGC) Online Forum** on September 4, 2025. The event was spearheaded by Good Deal's Chief Executive Officer Aian Guanzon. Representing SAFC was Corporate Communications Supervisor Gabbie Natividad, alongside Good Deal's Head of Operations Alfonso Andaleon.

Hailing Inclusive and Sustainable Financing

The discussion mainly focused on each of the **companies' product line and unique offerings**, highlighting SAFC's commitment to empowering women entrepreneurs with its **"JUANAsenso" loan product** and Good Deal's continued sustainability efforts with their loan program.

The virtual forum brought together financial institutions and partner organizations to exchange best practices and strategies that can help strengthen financial inclusion in the country. SAFC shared how its programs are designed to respond to the real needs of Filipinos, especially those who are often underserved by traditional banking systems.

Gabbie Natividad emphasized how the **"JUANAsenso"** program has opened doors for many women to turn their entrepreneurial aspirations into reality. By offering flexible and accessible financing, SAFC enables women business owners to scale their ventures, provide employment in their communities, and gain financial independence. She also highlighted inspiring stories of JUANAsenso beneficiaries who have grown their small businesses into sustainable enterprises.

Meanwhile, Alfonso Andaleon showcased Good Deal's efforts to incorporate sustainability and responsible lending into their operations.

He shared how the company integrates financial education with lending, ensuring that clients are not just given funds but also equipped with knowledge to manage and grow their finances effectively.

Sharing Industry Best Practices for Cumulative Growth under AGC

The forum also tackled key industry trends such as the role of **digital platforms in expanding financial access**, the **importance of financial literacy in driving responsible borrowing**, and the impact of strong partnerships in achieving shared development goals. The open discussions encouraged collaboration and idea-sharing among participants, reflecting a shared vision of a more financially inclusive Philippines.

Shaping the Future of Finance

For SAFC, joining platforms like the AGC Online Forum is about actively taking part in shaping the future of inclusive finance. The company recognizes that **meaningful progress can only be achieved through collective action, shared advocacy, and continuous innovation.**

With initiatives like JUANAsenso and its ongoing community engagement programs, SAFC reaffirms its commitment to empowering Filipinos from all walks of life. By bridging financial gaps, supporting entrepreneurs, and promoting financial literacy, SAFC is taking solid steps toward building a financially resilient and empowered nation.

"Together, we're not just building stronger enterprises, we're shaping the future of financing. By aligning our goals and sharing our commitment to inclusive growth, **we can achieve bigger milestones that redefine progress for all,**" said Aian Guanzon, President of GoodDeal PH.

September 2025: Recognizing Our High-Performing Sales Champions

As the third quarter of 2025 comes to a close, our Auto Loans Division (ALD) and branches continue to gain momentum. **The remarkable efforts of our sales teams across the country have resulted in impressive performances, showcasing dedication, customer focus, and commitment to excellence.**

Outstanding Branch Performers



In photo: SAFC Lucena Branch

1. **Lucena Branch**: ₱10,170,550 released — 127% achievement
2. **Sta. Rosa Branch** : ₱9,185,100 released — 115% achievement
3. **Bacolod Branch** : ₱8,092,025 released — 116% achievement
4. **Baliwag Branch** : ₱6,085,400 released — 121% achievement
5. **Candelaria Branch** : ₱6,472,775 released — 108% achievement
6. **Santiago Branch** : ₱7,564,415 released — 108% achievement
7. **Cabanatuan Branch** : ₱10,154,575 released — 102% achievement
8. **Caloocan Branch** : ₱12,291,200 released — 102% achievement

A big congratulations to Lucena Branch, which achieved an outstanding 127% of its target—our top branch for September. Their achievement shows excellent customer engagement and consistent loan conversion efforts.

Exceptional Product Specialists



1
NAME
Janine Lacxamana (NCR) - ₱6.1M
LOAN RELEASE



2
NAME
Cristal Navarra (NCR) - ₱5.7M
LOAN RELEASE



3
NAME
John Paul Sumalinog (NCR) - ₱5.6M
LOAN RELEASE

Combined Force for Nationwide Impact

With the combined strength of our Product Specialists and Branch Teams, they embody the **spirit of SAFC: hardworking, resilient, and committed to making financial empowerment more accessible** across the country. Congratulations and keep the momentum going!

SAFC
22 YEARS
#BRIGHTER2MORROW2GETHER

Guided by the leadership of Kevin John N. Cabanban and our 2025 campaign **#Brighter2morrow2gether**, SAFC is driving growth while championing inclusive and sustainable progress for the community.

Let's continue to build a brighter tomorrow together.

Warm regards,

SAFC Corporate Communications

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Have a fun & insightful
FINANCIAL FRIDAYS
with SAFC!